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S1	1	("6070150").PN.	USPAT; USOCR	OR	OFF	2006/10/19 10:24
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S3	1	("6128603").PN.	USPAT; USOCR	OR	OFF	2006/10/18 10:43
S4	1	("6856974").PN.	USPAT; USOCR	OR	OFF	2006/10/18 11:44
S5	1426	(705/40).CCLS.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/10/18 12:14
S6	1725	(705/39).CCLS.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/10/18 12:14
S7	2394	(705/35).CCLS.	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/10/18 12:15
S8	266	electronic adj1 bill adj1 presentment	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/10/18 12:16
S9	132	(S5 or S6 or S7) and S8	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/10/18 12:26
S10	15560	hyperlink	US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2006/10/18 12:26

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S23	14	brinkman.as.	USPAT	OR	OFF	2006/10/19 10:25
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## Tucker Federal First to Pilot NextBill System; Atlanta Bank Takes Direct Route for E-Billing

PR Newswire. New York: Apr 13, 1999. pg. 1

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### Abstract (Document Summary)

ATLANTA, April 13 /PRNewswire/ -- Brinkman Technologies, Inc. (BTI) announces today at Payments '99 in Atlanta that **Tucker Federal Bank** will become the first financial institution to pilot its new **NextBill** Electronic Bill Presentment and Payment (EBPP) system.

With this agreement, **Tucker Federal Bank** becomes the first financial institution in the nation to become a turnkey EBPP service bureau. By implementing the **NextBill** system, the Georgia-based **Tucker Federal** will be able to offer its commercial customers the ability to send bills and receive payments via e-mail and compete against the dominant "third-party" processors, CheckFree and TransPoint.

The **NextBill** system follows a new direct billing model, an electronic version of the traditional billing model of receiving a bill in the mail and returning a paper check. With this technology, a merchant will send billing statements directly to customers via e-mail. Customers make payment by clicking on a "Pay Bill" hyperlink to an online payment screen where payment options can be set. The payment is then processed using the **Federal Reserve's ACH** system.

### Full Text (628 words)

Copyright PR Newswire - NY Apr 13, 1999

ATLANTA, April 13 /PRNewswire/ -- Brinkman Technologies, Inc. (BTI) announces today at Payments '99 in Atlanta that **Tucker Federal Bank** will become the first financial institution to pilot its new **NextBill** Electronic Bill Presentment and Payment (EBPP) system.

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Tucker Federal Bank, the largest subsidiary of Eagle Bancshares, Inc. (Nasdaq: EBSI), will also be able to use the program for electronic billing and payment collection in its own mortgage, credit card and loan programs, as well as the electronic distribution of customer statements.

The NextBill system follows a new direct billing model, an electronic version of the traditional billing model of receiving a bill in the mail and returning a paper check. With this technology, a merchant will send billing statements directly to customers via e-mail. Customers make payment by clicking on a "Pay Bill" hyperlink to an online payment screen where payment options can be set. The payment is then processed using the Federal Reserve's ACH system.

In contrast, the predominant "consolidator" model, in which billing information is routed to a third-party processor for presentation on a bill consolidation or participating bank's Web site, requires consumers to visit a bill presentment Web site to find their bills and make payment. Transaction fees are assessed to the billers and banks by the third-party processor for each payment processed. Billers using the NextBill system do not incur per-item transaction fees, which significantly lowers the cost of the billing cycle.

"NextBill offers Tucker Federal an entirely new opportunity," said Mark Brinkman, BTI president. "Until now, banks have been presented no option other than the third-party model in which they were offered minimal opportunity to capture revenue and have no control over the bill payment process. With NextBill, banks can use existing in-house technology to recapture those fees and take control over the bill payment process. They will also be able to attract new commercial customers by competing in the market as a service bureau."

"We're excited about the possibilities the NextBill system offers our customers," said Richard B. Inman, Jr., President and CEO of Tucker Federal Bank. "After comparing the system to other EBPP models, and looking at Brinkman's proven track record with ALLTEL and banks around the country, we concluded that this online billing system makes the most sense for us and allows us to proceed with our technology strategy."

#### About Brinkman Technologies, Inc.

Brinkman Technologies, Inc. (BTI) was founded in 1984 in Carrollton, Texas, a suburb of Dallas. The company's initial focus was the development of application software for mainframe to personal computer communications. In 1986, BTI introduced PowerLine, the first PC-based, multi-tasking cash management system operating in a private network environment. BTI now offers a full suite of banking services for small banks to multi-bank service bureaus, including electronic bill presentment and payment, corporate cash management, home banking, internet banking, fax reporting, and ACH. Please visit [www.banksystems.com](http://www.banksystems.com) or [www.nextbill.com](http://www.nextbill.com) for more information. All BTI products are Year 2000 compliant.

#### About Eagle Bancshares, Inc./Tucker Federal Bank

Eagle Bancshares, Inc., a unitary thrift holding company headquartered in Tucker, Georgia, is engaged in four lines of business: community banking, mortgage banking, mezzanine financing, and real estate development and sales. Tucker Federal Bank is the company's largest subsidiary with 16 branches in metropolitan Atlanta. Information about the products and services of Tucker Federal Bank can be accessed on the Internet at [www.tuckfed.com](http://www.tuckfed.com).  
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